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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/749,697	12/31/2003	Yelena Khandros	20655.0700	2177

66170 7590 05/26/2010

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EXAMINER

BARTLEY, KENNETH

ART UNIT

PAPER NUMBER

3693

NOTIFICATION DATE

DELIVERY MODE

05/26/2010

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 10/749,697	Applicant(s) KHANDROS ET AL.	
	Examiner KENNETH L. BARTLEY	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 January 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8, 10-16 and 18-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8, 10-16, 18-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on January 22, 2010 has been entered.

Response to Amendment

2. Claims 1, 3, 5, 10-13, 15, 20, and 23-24 are amended. Claims 9, 17, and 25-26 have been canceled. Claims 1-8, and 10-16, 18-24 are pending and are provided to be examined upon their merits.

Response to Arguments

3. Applicant's arguments with respect to claims 1-8, 10-16, and 18-24 have been considered but are moot in view of the new ground(s) of rejection. A response is provided below in **bold** where appropriate.

Response to 35 USC 112, 1st para. rejections, pg. 8 of remarks:

Rejections under 35 U.S.C § 112

The Examiner rejects claim 1-8, 10-16 and 18-26 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Applicant respectfully disagrees with these rejections, but Applicants present claim

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amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

Applicants amend claims 1, 20, 23, and 24 to recite "wherein the transferring is performed by an automated process without requiring input by the customer." Support for the amendments may be found in at least paragraphs [0018], and [0023] of the specification as originally filed. In view of the amendments and cancelled claims, Applicants believe all 35 U.S.C. § 112 objections are moot and respectfully request the Examiner to withdraw all 35 U.S.C. § 112 objections.

Examiner cites [0018] and [0023] paragraphs:

“[0018] Turning now to FIG. 1, and with continuing reference to FIGS. 2 and 3, therein is depicted an exemplary process 100 for opening a new account online. The process 100 may be performed, in whole or in part, by an automated system of one or more computers belonging to a financial institution, which includes processors and associated memories for storing and retrieving programmed processing instructions that implement its various steps. The financial institution's computers are operative to store and retrieve personal information and other financial information about customers in one or more enterprise databases. The financial institution computers are further operative to transmit and receive the information described herein with a customer operating a personal computer, or other device having suitable functionality, over a network.”

“[0023] Upon a selection of the indicator by the customer (step 106), the financial institution immediately transmits a shorter new account application for presentation to the user (step 108). Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202.”

Respectfully, the claim (e.g. claim 1) appears to be mixing embodiments, and this may be causing 35 USC 112, 1st para. issues.

In the instant application, ¶ [0009] has a customer partially or completely fill in a new account application (long form) before selecting an indicator. The customer then selects the indicator and the information is transferred to the short form. The sequence here is: 1) enter information in long form → 2) select indicator → 3) information transferred to short form.

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In ¶ [0023] above, the sequence is: 1) enter ID of existing account in new account application (long form) → 2) system determines if existing customer → 3) present customer with shorter form.

What the claim does (e.g. claim 1) is: 1) ID of existing customer in a field of first account application; → 2) transmit second account (short form) to customer based on customer ID; 3) transferring information from the fields of the first account application (long form) to respective fields in the second account application (prior to transmitting?).

The problem is that the customer ID causes the second form to be presented. It is respectfully neither taught nor makes sense that a customer fills out fields of a first application, then a customer ID of a first application, and then the filled out fields of the first application are transferred to the second application.

The Examiner will modify the rejection to clarify the problem.

Response to 35 USC 103 rejections, starting pg. 8 of remarks:

Rejections under 35 U.S.C § 103

The Examiner rejects claims 1-8, 10-15 and 18-26 under 35 U.S.C. § 103(a), as being unpatentable over Klug et al., US Patent No. 5,790,785 ("Klug") in view of Bari, US Patent No. 7,155,739 ("Bari"). Applicants respectfully disagree with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

In attempting to find support for a second account application form having fewer fields than a first account application form the Examiner states (at page 17 of the Office Action of 11/19/09 with reference to Klug,) "accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3). Therefore, basic information is provided that has fewer forms compared to the expanded form. (also Fig. 3, ref. 308 and 312)." The Examiner also states at page 18 that "Klug et al. does not teach an account application form." Applicants respectfully assert that if a reference does not disclose or suggest an account application form, the reference cannot disclose or suggest a second account application form having fewer fields than a first account application form.

From above...

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>>Applicants respectfully assert that if a reference does not disclose or suggest an account application form, the reference cannot disclose or suggest a second account application form having fewer fields than a first account application form.<<

Applicant is reminded that...

In response to applicant's arguments against the references individually, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

Klug alone teaches application forms, that includes credit card numbers. Bari et al. was used to teach account registration. However, new art is provided to teach account.

At page 19 of the current Office Action with reference to Bari, the Examiner states "Bari et al, also in the business of forms with user ID and personal profiles teaches accounts: 'specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by creating an account which includes a personal profile that may detail various data points such as name, email address, physical mailing address, billing address, credit card information, age, gender, birthplace, etc. ("user Profile").' (col. 5, lines 54-59)."

Klug and Bari disclose storing registration information that is consistent with what is routinely practiced in the art. That is, both Klug and Bari generally disclose a third party website being populated with stored data. For instance, a user may opt to provide certain data to be filled into third party websites. This may reduce the number of fields for data to be entered into, but it does not reduce the number of fields on the form. There is no disclosure or suggestion of being presented with a second shortened account application. Moreover, there is no disclosure or suggestion of a second account application with fewer fields than a first second account application. As such, Klug and Bari do not disclose or contemplate at least, "the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application," (emphasis added) as similarly recited by independent claims 1, 20, 23, and 24.

Klug alone teaches a basic, expanded forms with input fields.

"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information) about the user so that, for example, registrar has sufficient user information to register the user at substantially all

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cooperating third party web sites 116). Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's input for syntactically appropriate responses." (col. 7, lines 64-67 and col. 8, lines 1-10)

The only thing missing from Klug's basic and expanded application forms is the word "account."

Dependent claims 2-8, 10-16, 18-19, and 21-22 variously depend from independent claims 1 and 20. Therefore, Applicants assert that dependent claims 2-8, 10-16, 18-19, and 21-22 are patentable for at least the same reasons stated above for differentiating independent claims 2-8, 10-16, 18-19, and 21-22, as well as in view of their own respective features.

Official Notice Taken in Previous Office Action

As Applicant failed to traverse the Examiner's assertion of Official Notice the common knowledge or well-known art statement is taken to be admitted prior art (MPEP 2144.03 C):

"...the selectable indication comprises at least one of a checkbox and a hyperlink" (Prior Office Action)

To adequately traverse such a finding, an applicant must specifically point out the supposed errors in the Examiner's action, which would include stating why the noticed fact is not considered to be common knowledge or well-known in the art (see 37 CFR 1.111(b)). See also *Chevenard*, 139 F.2d at 713, 60 USPQ at 241 ("[I]n the absence of any demand by appellant for the examiner to produce authority for his statement, we will not consider this contention." (emphasis added))

For the reasons above, the rejection is maintained based on new art.

Applicant defines claim language, pg. 9 of Remarks:

When a phrase similar to "at least one of A, B, or C" is used in the claims, Applicants intend the phrase to mean any of the following: (1) at least one of A; (2) at least one of B; (3) at least one of C; (4) at least one of A and at least one of B; (5) at least one of B and at least one of C; (6) at least one of A and at least one of C; or (7) at least one of A, at least one of B, and at least one of C.

"The breadth of the claims in the application should always be carefully noted; that is, the examiner should be fully aware of what the claims do not call for, as

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well as what they do require. During patent examination, the claims are given the broadest reasonable interpretation consistent with the specification. See *In re Morris*, 127 F.3d 1048, 44 USPQ2d 1023 (Fed. Cir. 1997). See MPEP § 2111 - § 2116.01 for case law pertinent to claim analysis.” MPEP 904.01

The Examiner gives claims their broadest reasonable interpretation. The language above therefore could be just A.

Examiner Request

4. The Applicant is requested to indicate where in the specification there is support for amendments to claims should Applicant amend. The purpose of this is to reduce potential 35 U.S.C. §112, 1st paragraph issues that can arise when claims are amended without support in the specification. The Examiner thanks the Applicant in advance.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6. Claims 1-8, 10-16, and 18-24 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

7. Claim 1, for example, has the following:

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automatically determining, based on an identification of an existing account of the customer in the fields of the first account application, that the customer is an existing account holder;

transmitting a second account application to the customer, based on determining that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;

This requires: 1) determining an existing account of a customer based on an ID put into a first application; 2) transmitting a second application with fewer fields based on the determining; and 3) transferring information in fields of the first account to the second account.

The Application though requires:

“[0023] Upon a selection of the indicator by the customer (step 106), the financial institution immediately transmits a shorter new account application for presentation to the user (step 108). Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202.”

Generally, if a new customer, fill out the long form (Fig. 100, ref. 102) and the customer can link over to a short form if they want to. If the customer is an existing customer, then when the customer starts filling out the form with an ID and a determination is made if the customer is an existing account holder. If yes the short form is presented to the customer. There is no transferring at this point of information from fields of a first form to fields of a second form, other than determining based on an ID that a customer has an account. This is also indicated in Fig. 1.

Therefore, support still cannot be found for...

“wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting;...”

This is also inconsistent with Fig. 1. steps 102-116.

Independent claims 20, 23, and 24 have similar problems.

Claims 2-8, 10-19, and 21-22 are rejected because they depend from their respective independent claims.

8. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

9. Claims 1-8, 10-16, and 18-24 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

10. Claim 1, step 4 has "wherein the transferring is performed by an automated process without requiring input by the customer;" where transferring by automated process based on no customer input is indefinite as an earlier step has the customer providing an input to cause transmitting a second application. Claims 20, 23, and 24 have the same problem.

Claims 2-8, 10-19, and 21-22 are rejected because they depend from their respective independent claims.

Claim Rejections - 35 USC § 103

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

12. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

13. Claims 1-8, 10-15 and 18-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,790,785 to Klug et al. in view of Pub. No. US 2002/0007343 to Oyama et al. and in further view of U.S. Patent No. 7,155,739 to Bari et al.

Regarding claim 1:

A computer program product comprising a tangible computer usable medium having computer executable instructions recorded thereon that, when executed by a computer, cause the computer to perform operations comprising:

Klug et al. teaches programming instructions:

As one skilled in the art will appreciate, program modules 128 (hereinafter denoted "registrar applications") output, to a World Wide Web network server 132, information in, for example, a hypertext markup language (HTML) related to capabilities of the registrar web site 100 in assisting the user in registering at third party web sites 116. Such outputs from registrar applications 128, are subsequently transmitted, via the network server 132 and the network interface 136, to the user's WWW browser 120 in the hypertext transfer protocol (HTTP), as one skilled in the art will appreciate. (col. 4, lines 31-41)

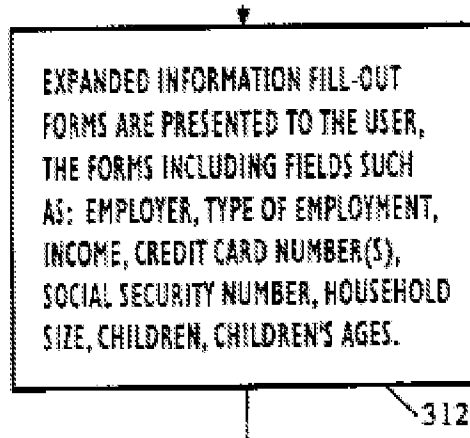
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receiving a submitted first account application of a customer, including a plurality of fields associated with personal identification and financial;

A first account application:

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s) and social security number, which constitutes personal and financial information.



See “Account” below

automatically determining, based on an identification of an existing account of the customer in the fields of the first account application, that there is an indication that the customer is an existing account holder;

“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration

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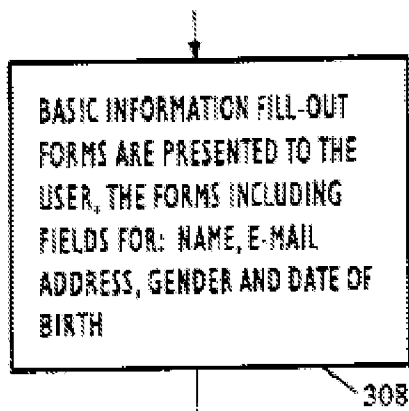
data, the user is granted access to the desired third party web site and/or application (step 440). (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

See "Detect" below

transmitting a second account application to the customer, based on determining that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)



Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;

"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply

registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120." (col. 4, lines 41-54)

receiving a submitted second account application from the customer; and

"Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 44-63)

The fill-out form is a second form.

approving or denying the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the customer.

"In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 59-63)

"Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the

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information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

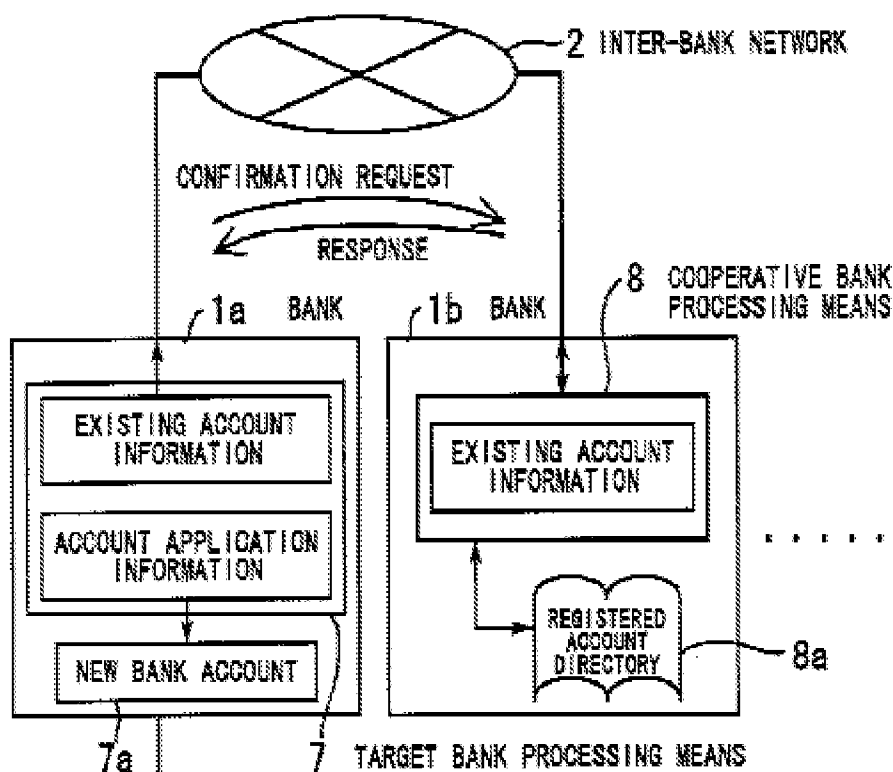
Account

Klug et al. teaches applications with a user ID that receive personal profile information, such as a name, credit card numbers, and address.

Klug et al. does not teach an account application.

Oyama et al. also in the business of applications teaches account applications:

Account applications (Fig. 1, ref. 7a):



“Sitting at the terminal station 5, the customer 4 is now attempting to issue an application for an account of the bank 1a for the first time. The customer 4 is prompted to enter some personal information necessary for opening a new account, which information is referred to as “account application information.” This account application information includes: name, address, desired password, and so on. The customer 4 enters such information items to the customer processing means 6 of the terminal station 5.” [0027]

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“FIG. 5 illustrates a terminal screen for online account application. When a customer connects the terminal station 10 to the target bank Y to sign up for a new account, the terminal station 10 will first show him/her a service menu screen. The user then selects an item titled "Opening Your New Account" from among the service menu items.”
[0096]

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the applications of Klug et al. account applications as taught by Oyama et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

Detect

The above combined references teach applications with a user ID that receive credit card numbers. They also teach accounts.

The above combined references do not teach automatically determining an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches detecting:

“For example, if a user is "browsing" online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to automatically detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

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Regarding claim 2:

The computer program product of claim 1, wherein the plurality of fields in the first account application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

Klug et al. discloses:

“...the basic information supplied in step 308 (i.e., the user’s name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.

Regarding claim 3:

The computer program product of claim 2, wherein the automatically determining comprise:

receiving information for an existing account in the field for entering financial account information in the first account application;

Klug et al. discloses:

User enters financial account information (credit card numbers is financial account information) in the first (expanded) form (Fig. 3, ref. 312).

validating the information for the existing account; and

“...a registrar application 128 commences to enrich the user’s supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user’s registration information.” (col. 7, lines 46-51)

transmitting the second account application after the validating.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308...” (col. 7, lines 64-66).

Regarding claim 4:

The computer program product of claim 1,

wherein the second account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

Klug et al. discloses:

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“...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.

Regarding claim 5:

The computer program product of claim 4, wherein the existing account comprises an existing transaction account and the confirmation number associated with the existing account comprises a transaction card identification (CD) number.

Klug et al. discloses:

Fig. 3, ref. 312 provides for credit card numbers.

Regarding claim 6:

The computer program product of claim 1, wherein the second account application comprises at least one field that is not in the first account application.

Klug et al. discloses:

Fig. 3, ref. 308 provides for “basic” form with gender.

Regarding claim 7:

The computer program product of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first new account application.

Klug et al. discloses:

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Regarding claim 8:

The computer program product of claim 7, wherein the first new account application and the second new account application comprise a customer name field.

Klug et al. discloses:

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name...) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Regarding claim 10:

The computer program product of claim 1, further comprising:
receiving information from the customer for each of the fields of the second account application;

Klug et al. discloses:

“Basic” information provided by the customer (Fig. 3, ref. 308).

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validating the information received from the customer against data stored for an existing account of the customer;

“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)

retrieving information required for the first account application from data stored for the existing account; and

Fig. 1 ref. 128 and ref. 144 provides for storing application information that can be retrieved.

processing the second account application based on the retrieved information.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Regarding claim 11:

The computer program product of claim 10, wherein the approving or denying the submitted second account application is based on the processing.

“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)

“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted

second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

Regarding claim 12:

The computer program product of claim 10, further comprising:
transmitting the retrieved information to the customer for confirmation.

Klug et al. discloses:

“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)

Regarding claim 13:

The computer program product of claim 12, further comprising:
receiving from the customer, one of a confirmation and a correction for the retrieved information.

Klug et al. discloses:

“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)

Regarding claims 14 and 15:

(claim 14) The computer program product of claim 1, wherein the first account application comprises a selectable indication that the customer has an existing account with the financial institution.

(claim 15) The computer program product of claim 14, further comprising: receiving a selection of the selectable indicator from the customer.

Klug et al. discloses:

Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).

Regarding claim 18:

The computer program product of claim 2, wherein the government identification number comprises a social security number of the customer.

Klug et al. discloses social security number:

Fig. 3, ref. 312

Regarding claim 19:

The computer program product of claim 1, wherein the instruction to receive the submitted second account application does not utilize a customer login identifier.

Klug et al. discloses:

Fig. 3, ref. 308, where the “basic” application can be filled out during the “expanded” application.

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Regarding claim 20:

A method, comprising:

receiving, at a processing device, a submitted account application of a customer, a first account application including a plurality of fields associated with personal identification and financial information, a first account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

Klug continues:

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s) and social security number, which constitutes personal and financial information.

Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).

See “Account” below

automatically determining, by the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440).” (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

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See Detect below

transmitting, from the processing device, a second new account application to the customer, based on determining that there is an indication that the customer is an existing account holder, the second new account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;

“Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more “web pages” having fill-out forms to be presented to the user via the WWW browser 120.” (col. 4, lines 41-54)

receiving, at the processing device, a submitted second account application from the customer; and

“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at

the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may **present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention** (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 44-59) The fill-out form is a second form.

approving or denying, by the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)

“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

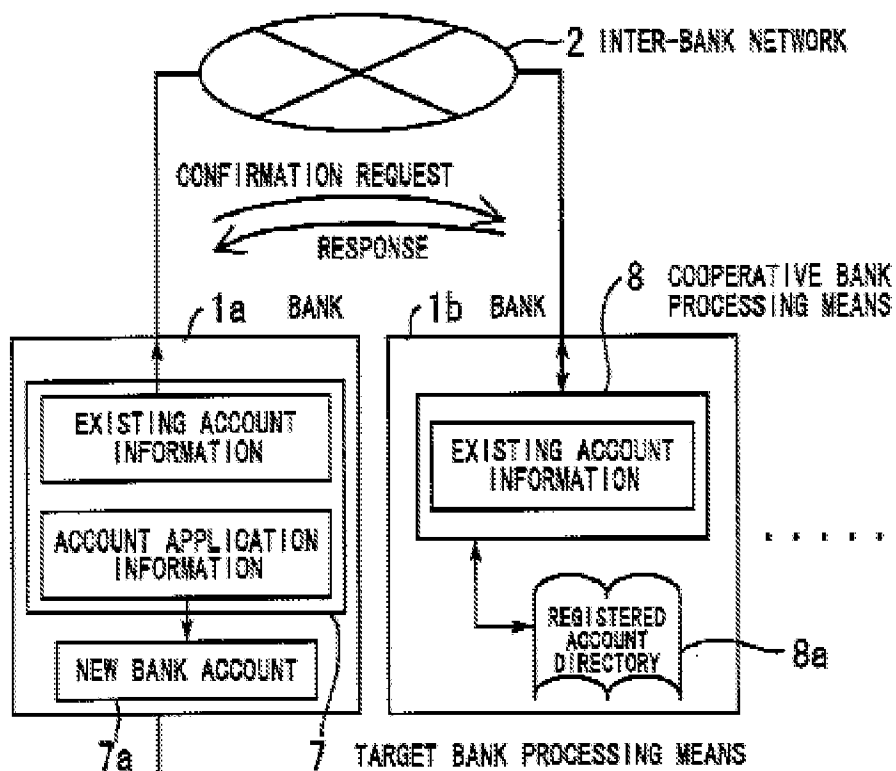
Account

Klug et al. teaches applications with a user ID that receive personal profile information, such as a name, credit card numbers, and address.

Klug et al. does not teach an account application.

Oyama et al. also in the business of applications teaches account applications:

Account applications (Fig. 1, ref. 7a):



“Sitting at the terminal station 5, the customer 4 is now attempting to issue an application for an account of the bank 1a for the first time. The customer 4 is prompted to enter some personal information necessary for opening a new account, which information is referred to as "account application information." This account application information includes: name, address, desired password, and so on. The customer 4 enters such information items to the customer processing means 6 of the terminal station 5.” [0027]

“FIG. 5 illustrates a terminal screen for online account application. When a customer connects the terminal station 10 to the target bank Y to sign up for a new account, the terminal station 10 will first show him/her a service menu screen. The user then selects an item titled "Opening Your New Account" from among the service menu items.” [0096]

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the applications of Klug et al. account applications as taught by Oyama et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of

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ordinary skill in the art would have recognized that the results of the combination were predictable.

Detect

The above combined references teach applications with a user ID that receive credit card numbers. They also teach accounts.

The above combined references do not teach automatically determining an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches detecting:

“For example, if a user is "browsing" online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to automatically detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

Regarding claim 21:

The method of claim 20, further comprising:

receiving information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

Klug et al. discloses:

“...custom information, wherein selected fields from the basic and expanded information are provided;” (col. 10, lines 4-6) Therefore, a custom form with account information is available.

Fig. 3, ref. 312 teaches credit card numbers.

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validating the information received from the customer against data stored for the existing account;

“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)

retrieving additional information required for the first new account application from data stored for the existing account; and

“The new web site subsequently is able to automatically retrieve the user's registration information from the registration web site and register the user at the new web site.” (col. 2, lines 33-36)

processing the second new account application based on the retrieved additional information.

“Therefore, it would be advantageous to alleviate many of the above difficulties by automating the registration process at web sites so that users may register at a single web site and use the information provided at this web site to more easily register at other web sites.” (col. 1, lines 53-57)

Regarding claim 22:

The method of claim 20, further comprising:

receiving information from the customer in the first account application; and

Klug et al. discloses:

“Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request...” (col. 4, lines 48-51)

transferring the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Also,

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“Thus, the user's registration information automatically is communicated to the third party web site 116 without the user explicitly having to navigate the World Wide Web 104 and access the registrar web site 100 to register his/her web site registration information.” (col. 5, lines 45-49) Fig. 1, ref. 128 and 144 show different applications having access to the same database, therefore, it would be inherent that the same field on two different forms that can be given to a third party (basic or expanded) access the same information.

Regarding claim 23:

A method, comprising:

receiving, at a processing device, a submitted completed first account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

Klug et al. discloses:

Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).

An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information...” (col. 7, lines 64-67)

See “Account” below.

automatically determining, by the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration

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data, the user is granted access to the desired third party web site and/or application (step 440). (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

See "Detect" below.

transmitting, from the processing device, a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116). (col. 7, lines 64-67 and col. 8, lines 1-3)

Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;

"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120. (col. 4, lines 41-54)

transferring, by the processing device, any data entered by the customer in the first account application to a similar field of the second account application;

"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is

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also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses.” (col. 8, lines 3-10)

receiving, by the processing device, remaining information of the customer for the second account application;

A customer has the opportunity to input other information (e.g. e-mail) into a “basic” form for example (Fig. 3, ref. 308)

retrieving, by the processing device, information stored for the existing account to process the second account application; and

“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 44-59) The fill-out form is a second form.

approving or denying, by the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)

“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the

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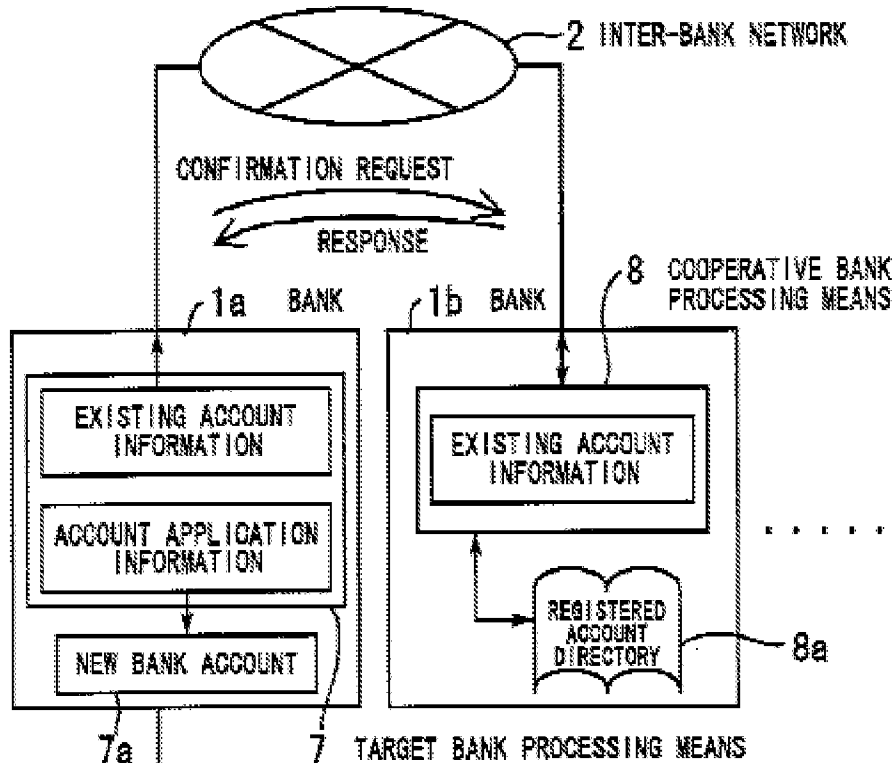
registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

Account

Klug et al. teaches applications with a user ID that receive personal profile information, such as a name, credit card numbers, and address. Klug et al. does not teach an account application.

Oyama et al. also in the business of applications teaches account applications:

Account applications (Fig. 1, ref. 7a):



“Sitting at the terminal station 5, the customer 4 is now attempting to issue an application for an account of the bank 1a for the first time. The customer 4 is prompted to enter some personal information necessary for opening a new account, which information is referred

to as "account application information." This account application information includes: name, address, desired password, and so on. The customer 4 enters such information items to the customer processing means 6 of the terminal station 5." [0027]

"FIG. 5 illustrates a terminal screen for online account application. When a customer connects the terminal station 10 to the target bank Y to sign up for a new account, the terminal station 10 will first show him/her a service menu screen. The user then selects an item titled "Opening Your New Account" from among the service menu items." [0096]

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the applications of Klug et al. account applications as taught by Oyama et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

Detect

The above combined references teach applications with a user ID that receive credit card numbers. They also teach accounts.

The above combined references do not teach automatically determining an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches detecting:

"For example, if a user is "browsing" online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data." (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to automatically detect a previously registered user as discussed by Bari et al. in the system of Klug

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et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

Regarding claim 24:

A method, comprising:

automatically determining, by the processing device, that a customer has entered an identification of an existing account in a first account application;

Klug et al. teaches:

“Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she submits a registration fill-out form to this third party web site 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) providing a user ID (and optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440).” (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

See “Account” and “Detect” below

transmitting, by the processing device and without further input from the customer, a second account application to the customer, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

“Thus, as discussed with respect to step 604 of FIG. 6A, either basic, expanded, custom or proprietary registration information related to a user

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is transmitted to the requesting third party web site in step 736.” (col. 12, lines 60-65) Therefore information is presented to the web site.

wherein information entered by the customer in fields in the first application prior to the automatically determining is transferred to corresponding fields in the second application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;

“Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120.” (col. 4, lines 41-54)

receiving, by the processing device, a submitted second account application of the customer; and

“Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 44-63)

The fill-out form is a second form.

approving or denying, by the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

“In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100.” (col. 8, lines 59-63)

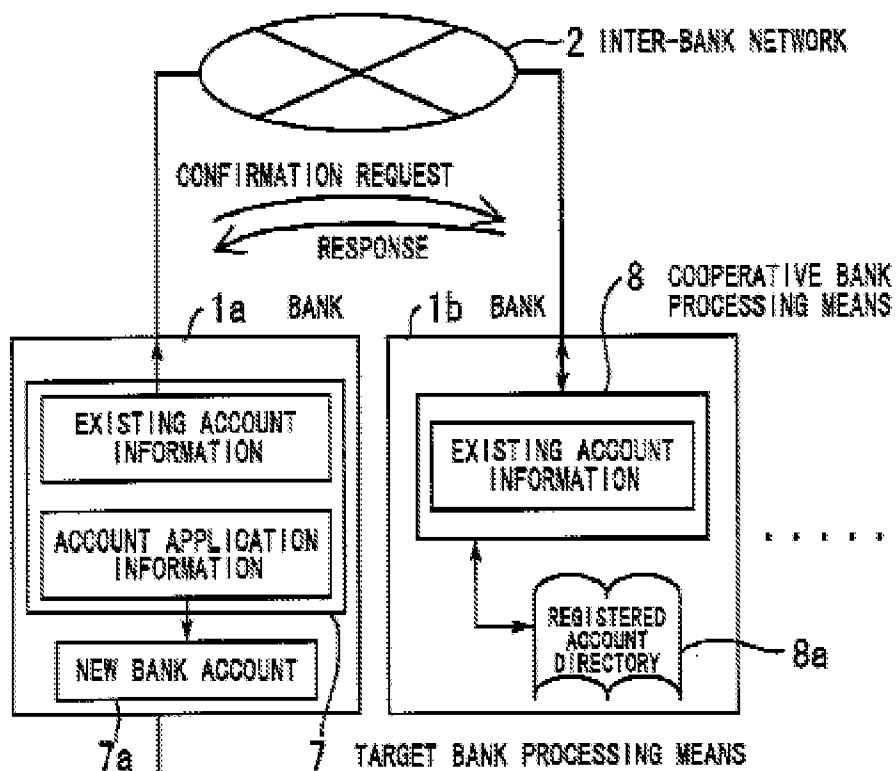
“Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504.” (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

Account

Klug et al. teaches applications with a user ID that receive personal profile information, such as a name, credit card numbers, and address. Klug et al. does not teach an account application.

Oyama et al. also in the business of applications teaches account applications:

Account applications (Fig. 1, ref. 7a):



“Sitting at the terminal station 5, the customer 4 is now attempting to issue an application for an account of the bank 1a for the first time. The customer 4 is prompted to enter some personal information necessary for opening a new account, which information is referred to as "account application information." This account application information includes: name, address, desired password, and so on. The customer 4 enters such information items to the customer processing means 6 of the terminal station 5.” [0027]

“FIG. 5 illustrates a terminal screen for online account application. When a customer connects the terminal station 10 to the target bank Y to sign up for a new account, the terminal station 10 will first show him/her a service menu screen. The user then selects an item titled "Opening Your New Account" from among the service menu items.” [0096]

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the applications of Klug et al. account applications as taught by Oyama et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of

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ordinary skill in the art would have recognized that the results of the combination were predictable.

Detect

The above combined references teach applications with a user ID that receive credit card numbers. They also teach accounts.

The above combined references do not teach automatically determining an existing account holder based on a plurality of fields.

Bari et al, also in the business of forms with user ID teaches detecting:

“For example, if a user is "browsing" online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data.” (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to automatically detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

14. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combined references in section (13) above in further view of Official Notice.

Claim 16:

The computer program product of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

While Klug et al. teaches different forms and a selectable indication, he does not teach checkbox or hyperlink. However, the Examiner takes Official Notice that use of a hyperlink, for example, as a selectable indication is old and well known. Therefore, it would have been obvious to

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one skilled in the art at the time of invention to include a hyperlink as a selectable indication, and that this would allow for easily moving from the expanded form offered by Klug et al. to their basic form.

Conclusion

15. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

US 20010037275 A1	US-PGPUB Johnson et al.
US 20020026410 A1	US-PGPUB Woloshin et al.
US 20040093281 A1	US-PGPUB Silverstein et al.
US 20040122770 A1	US-PGPUB Craig et al.
US 6496855 B1	USPAT Hunt et al.

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US 20010027472 A1	US-PGPUB	Guan
US 20020156846 A1	US-PGPUB	Rawat et al.
US 20020165967 A1	US-PGPUB	Morgan
US 20030149781 A1	US-PGPUB	Yared et al.
US 20040230536 A1	US-PGPUB	Fung et al.
US 20050144101 A1	US-PGPUB	Khandroset al.
US 20050256841 A1	US-PGPUB	Rawat et al.
US 20060031289 A1	US-PGPUB	Experton
US 20060200754 A1	US-PGPUB	Kablesch et al.
US 5790785 A	USPAT	Klug et al.
US 5794259 A	USPAT	Kikinis
US 6151707 A	USPAT	Hecksel et al.
US 6192380 B1	USPAT	Light et al.
US 6460042 B1	USPAT	Hitchcock et al.
US 6490601 B1	USPAT	Markus et al.
US 6499042 B1	USPAT	Markus
US 6643624 B2	USPAT	Philippe et al.
US 6651217 B1	USPAT	Kennedy et al.
US 6662340 B2	USPAT	Rawat et al.
US 6981028 B1	USPAT	Rawat et al.
US 7089224 B1	USPAT	Klug et al.
US 7257581 B1	USPAT	Steele et al.

US 7281029 B2	USPAT	Rawat
US 7330876 B1	USPAT	Rawat et al.
US 7376891 B2	USPAT	Hitchcock et al.
US 7421395 B1	USPAT	Link et al.
US 7451392 B1	USPAT	Chalecki et al.
US 7500178 B1	USPAT	O'Donnell
US 7500178 B1	DERWENT	O'DONNELL et al.

Creditcards.com, April 14, 2000, Newsletter, pg. 2-6

Slimed Down for the '90s: AmEx's New Short-Form Take-Ones, July 15, 1991, Credit Card News, v 4, n 5, pg. 1-3

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH L. BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693